



## Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

This website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

The Site is intended for use as a directory of information relating to certain covered bond products ("**Products**") (the "**Product Information**") by an issuer of ("**Issuer**"), or potential investor in ("**Investor**"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "**User**" or "**you**"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

These terms and conditions together with the documents referred to in them set out the terms of use ("**T&Cs**") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

**Our Acceptable Use Policy** and **Privacy Policy** are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking "**Accept**" you indicate that you accept these T&Cs and that you agree to abide by them.

If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.



## **SECTION A. INVESTOR T&Cs**

### **1. DIRECTORY SERVICES**

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy.

**PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance.

We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents.

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

### **2. USE OF MATERIALS**

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

### **3. LINKS FROM AND TO OUR SITE**

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence.

The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investor.

### **2. PRODUCTS**

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### **3. UPLOADING INFORMATION TO OUR SITE**

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.



#### 4. LINKING TO OUR SITE

You may link to our home page ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our [Acceptable Use Policy](#).

#### 5. SECURITY

Issuers are required to register with us in order to use the Site by completing the following [Registration Form](#).

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

#### 6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our [Acceptable Use Policy](#). You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our [Acceptable Use Policy](#) that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

#### 2. INTELLECTUAL PROPERTY

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

#### 3. SITE CHANGES

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

#### 4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

#### 5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our [Privacy Policy](#). By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

#### 6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

#### 7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.



## 8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

## 9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

## SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

### 1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or
  - any equipment or network or software owned or used by any third party.

### 2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

### 3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

### 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.



## 5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

## SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL

### 2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.

Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

### 4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

### 5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

### 6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

### 7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .

**Harmonised Transparency Template**

**2024 Version**

**Belgium**

**BNP Paribas Fortis**

**Reporting Date: 30/9/2024**

**Cut-off Date: 30/9/2024**



**Index**

- Worksheet A: HTT General
- Worksheet B1: HTT Mortgage Assets
- Worksheet B2: HTT Public Sector Assets
- Worksheet B3: HTT Shipping Assets
- Worksheet C: HTT Harmonised Glossary
- Covered Bond Label Disclaimer
- Worksheet D & Onwards (If Any): National Transparency Template
- Worksheet E: Optional ECB-ECAIs data
- Worksheet F1: Sustainable M data
- Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- 1. Basic Facts
- 2. Regulatory Summary
- 3. General Cover Pool / Covered Bond Information
- 4. Compliance Art 14 CBD Check Table
- 5. References to Capital Requirements Regulation (CRR) 12911
- 6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Labeled Cover Pool Name	Residential Mortgage Pandbrievien Programme			
G.1.1.4	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coverebonds">https://www.bnpparibasfortis.com/investors/coverebonds</a>			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
3. General Cover Pool / Covered Bond Information					
1. General Information					
G.3.1.1	Total Cover Assets	Nominal (mm) 3,578.96			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Statutory		Voluntary	
		5.00%		54.07%	
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mm) 3,578.96			
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	20.00			
G.3.3.5	Other	160.49			
G.3.3.6	Total	3,759.5			
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual		Expected Upon Prepayments	
		7.89		ND1	
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	77.83		ND1	
G.3.4.3	1 - 2 Y	107.20		ND1	
G.3.4.4	2 - 3 Y	164.75		ND1	
G.3.4.5	3 - 4 Y	201.41		ND1	
G.3.4.6	4 - 5 Y	208.79		ND1	
G.3.4.7	5 - 10 Y	1,713.25		ND1	
G.3.4.8	10+ Y	1,105.73		ND1	
G.3.4.9	Total	3,579.0		0	
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	Initial Maturity		Extended Maturity	
		3.20		4.20	
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.00		0.0	
G.3.5.3	1 - 2 Y	500.00		0.0	
G.3.5.4	2 - 3 Y	0.00		500.0	
G.3.5.5	3 - 4 Y	750.00		0.0	
G.3.5.6	4 - 5 Y	1,000.00		750.0	
G.3.5.7	5 - 10 Y	0.00		1,000.0	
G.3.5.8	10+ Y	0.00		0.0	
G.3.5.9	Total	2,250.0		2,250.0	
G.3.5.10	Total	100.0%		100.0%	
6. Cover Assets - Currency					
G.3.6.1	EUR	Nominal [before hedging] (mm)		Nominal [after hedging] (mm)	
		3,578.96		0.0	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
7. Covered Bonds - Currency					
G.3.7.1	EUR	Nominal [before hedging] (mm)		Nominal [after hedging] (mm)	
		2,250.00		0.0	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
8. Covered Bonds - Breakdown by interest rate					
G.3.8.1	Fixed coupon	2,250.00		0.0	
G.3.8.2	Floating coupon	0.00		0.0	
G.3.8.3	Other	0.00		0.0	
G.3.8.4	Total	2,250.00		0.0	
9. Substitute Assets - Type					
G.3.9.1	Cash	Nominal (mm) 0.00			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	20.00			
G.3.9.3	Exposures to central banks	0.00			
G.3.9.4	Exposures to credit institutions	160.49			
G.3.9.5	Other	0.00			
G.3.9.6	Total	180.5			
10. Substitute Assets - Country					
G.3.10.1	Domestic (Country of Issuer)	20.00			
G.3.10.2	Eurozone	0.00			
G.3.10.3	Rest of European Union (EU)	0.00			
G.3.10.4	European Economic Area (not member of EU)	0.00			
G.3.10.5	Switzerland	0.00			
G.3.10.6	Australia	0.00			
G.3.10.7	Brazil	0.00			
G.3.10.8	Canada	0.00			
G.3.10.9	Japan	0.00			
G.3.10.10	Korea	0.00			
G.3.10.11	New Zealand	0.00			
G.3.10.12	Singapore	0.00			
G.3.10.13	US	0.00			
G.3.10.14	Other	0.00			
G.3.10.15	Total EU	20.00			
G.3.10.16	Total	20.0			
11. Liquid Assets					
G.3.11.1	Substitute and other marketable assets	Nominal (mm)		% Cover Pool	
		20.00		0.56%	
G.3.11.2	Central bank eligible assets	0.00		0.00%	
G.3.11.3	Other	0.00		0.00%	
G.3.11.4	Total	20.0		0.56%	
12. Bond List					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool (notional) (mm)	0.00			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00			

**14. Sustainable or other special purpose strategy**

G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?
G.3.14.2	Who has provided Second Party Opinion
G.3.14.3	Further details on proceeds strategy
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?
G.3.14.5	If yes, Further details are available in Tab F
G.3.14.6	Is sustainability based on other criteria?
G.3.14.7	If yes, please provide further details
OG.3.14.1	
OG.3.14.2	
OG.3.14.3	
OG.3.14.4	
OG.3.14.5	
OG.3.14.6	
OG.3.14.7	
OG.3.14.8	
OG.3.14.9	
OG.3.14.10	
OG.3.14.11	
OG.3.14.12	
OG.3.14.13	
OG.3.14.14	
OG.3.14.15	
OG.3.14.16	
OG.3.14.17	
OG.3.14.18	
OG.3.14.19	
OG.3.14.20	
OG.3.14.21	
OG.3.14.22	
OG.3.14.23	
OG.3.14.24	
OG.3.14.25	
OG.3.14.26	
OG.3.14.27	
OG.3.14.28	
OG.3.14.29	
OG.3.14.30	
OG.3.14.31	
OG.3.14.32	
OG.3.14.33	
OG.3.14.34	
OG.3.14.35	
OG.3.14.36	
OG.3.14.37	
OG.3.14.38	

**4. Compliance Art 14 CBD Check table**

Row

Row

*The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.*

G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnp-paribasfortis.com)
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	153
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	215 LTV Residential Mortgage
G.4.1.13	(d) Credit Risk:	

**5. References to Capital Requirements Regulation (CRR)**

G.5.1.1	Exposure to credit institute credit quality step 1	160-49
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**6. Other relevant information**



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB B1</b>	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>				
M.7.1.1	Residential	Nominal (mn)		% Total Mortgages
		3,579.0		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	3,579.0		100.0%
<b>2. General Information</b>				
M.7.2.1	Number of mortgage loans	Residential Loans	Commercial Loans	Total Mortgages
		50,495.0		50,495
<b>3. Concentration Risks</b>				
M.7.3.1	10 largest exposures	% Residential Loans	% Commercial Loans	% Total Mortgages
		0.72%		0.72%
<b>4. Breakdown by Geography</b>				
M.7.4.1	European Union	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.2	Austria	100.0%	0.0%	100.0%
M.7.4.3	Belgium	100.0%		100.0%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.75%		16.75%	
M.7.5.2	Vlaams-Brabant	13.44%		13.44%	
M.7.5.3	Oost-Vlaanderen	14.75%		14.75%	
M.7.5.4	Brussels	10.14%		10.14%	
M.7.5.5	West-Vlaanderen	10.71%		10.71%	
M.7.5.6	Limburg	6.95%		6.95%	
M.7.5.7	Lüttich	7.98%		7.98%	
M.7.5.8	Hainaut	6.33%		6.33%	
M.7.5.9	Brabant Wallon	5.46%		5.46%	
M.7.5.10	Namur	4.30%		4.30%	
M.7.5.11	Luxembourg	3.04%		3.04%	
M.7.5.12	Other	0.14%		0.14%	
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.14%		92.14%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.86%		7.86%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2.52%		2.52%	
M.7.7.2	Amortising	97.48%		97.48%	
M.7.7.3	Other	0.00%		0.00%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	4.78%		4.78%	
M.7.8.2	> 12 - <= 24 months	7.52%		7.52%	
M.7.8.3	> 24 - <= 36 months	15.54%		15.54%	
M.7.8.4	> 36 - <= 60 months	20.38%		20.38%	
M.7.8.5	> 60 months	51.77%		51.77%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.05%		0.05%	
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	70.88			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	1,494.07	38,572	41.7%	76.4%
M.7A.10.4	>100K and <=200K	1,248.59	9,028	34.9%	17.9%
M.7A.10.5	>200K and <=300K	497.82	2,077	13.9%	4.1%
M.7A.10.6	>300K and <=400K	189.35	556	5.3%	1.1%
M.7A.10.7	>400K	149.13	262	4.2%	0.5%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	3,579.0	50,495	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.58%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	855.10	22,678	23.9%	44.9%
M.7A.11.3	>40 - <=50 %	464.04	6,204	13.0%	12.3%
M.7A.11.4	>50 - <=60 %	492.27	5,860	13.8%	11.6%
M.7A.11.5	>60 - <=70 %	578.81	6,076	16.2%	12.0%
M.7A.11.6	>70 - <=80 %	612.27	5,451	17.1%	10.8%
M.7A.11.7	>80 - <=90 %	423.34	3,110	11.8%	6.2%
M.7A.11.8	>90 - <=100 %	115.51	774	3.2%	1.5%
M.7A.11.9	>100%	37.63	342	1.1%	0.7%
M.7A.11.10	Total	3,579.0	50,495	100.0%	100.0%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	49.57%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,269.37	28,869	35.5%	57.2%
M.7A.12.3	>40 - <=50 %	563.24	6,575	15.7%	13.0%
M.7A.12.4	>50 - <=60 %	508.28	5,182	14.2%	10.3%
M.7A.12.5	>60 - <=70 %	506.09	4,620	14.1%	9.1%
M.7A.12.6	>70 - <=80 %	379.18	2,946	10.6%	5.8%
M.7A.12.7	>80 - <=90 %	249.27	1,637	7.0%	3.2%
M.7A.12.8	>90 - <=100 %	82.70	467	2.3%	0.9%
M.7A.12.9	>100%	20.82	199	0.6%	0.4%
M.7A.12.10	Total	5,579.0	50,495	100.0%	100.0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	82.01%			
M.7A.13.2	Second home/Holiday houses				
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural				
M.7A.13.6	Other	17.99%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
M.7A.16.1					
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.0	0.0		
M.7A.20.10	Weighted Average				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	For the buckets concerning "Residual Life" (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What Maturity Extension Triggers</b>	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date Belgian allows for "Failure to pay" and "Default"
HG.1.7	<b>LTVs: Definition</b>	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated</b>	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
HG.1.14	<b>Valuation Method</b>	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
HG.1.15	<b>NPV assumptions (when stated)</b>	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	<b>2. Glossary - ESG items (optional)</b>	<b>Definition</b>
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	
OHG.2.1	<b>Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for</b>	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	<b>3. Reason for No Data</b>	<b>Value</b>
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1	<b>Confidential information</b>	ND4
OHG.3.2		
OHG.3.3		
	<b>4. Glossary - Extra national and/or Issuer Items</b>	<b>Definition</b>
HG.4.1	<b>Other definitions deemed relevant</b>	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 30/09/2024

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**Remark**

The investor report is provided in pdf and excel-format.  
The excel-format has been provided for information purposes only and in case of contradiction between the pdf and excel-format, the pdf-format will prevail.



# BNP PARIBAS Residential Mortgage Pandbrieven Program

FORTIS

## Covered Bond Emission

### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2025	3.48	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2024	1.01	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2024	4.08	30/10/2029
		<b>2,250,000,000</b>									

### Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	2.10 %
Weighted Average Remaining Average Life*	3.20

\* At Reporting Date until Maturity Date



## Ratings

### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Fitch	AA-	stable	F1+
Moody's	A2	stable	P-1
Standard and Poor's	A+	stable	A-1

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Fitch	NR	
Moody's	Aaa	stable
Standard and Poor's	AAA	stable





**Test Summary**

(all amounts in EUR unless stated otherwise)

**1. Outstanding Mortgage Pandbrieven and Cover Assets**

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	3,578,963,629 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	160,488,521 (IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	67.09%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,915,580,672 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	129.58%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	18,822,600 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	160,488,521 (VII)	
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,915,580,672	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	137.55%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	554,727,834 (VIII)
Total Interest Proceeds Residential Mortgage Loans	554,727,834
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	3,094,891,793 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,915,580,672
Total Principal Proceeds Public Finance Exposures	18,822,600
Total Principal Proceeds Financial Institution Exposures	160,488,521
Impact Derivatives	0
Interest Requirement Covered Bonds	220,000,000 (X)
Costs, Fees and expenses Covered Bonds	23,993,585 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,155,626,041
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	360,824,922 (XIII)
Cumulative Cash Outflow Next 180 Days	-50,940,137 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	309,884,785
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	18,021,225 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	40,625,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	-22,603,775 (XVII)

## Cover Pool Summary

Portfolio Cut-off D 30/09/2024 (All Amounts are in Euro)

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	3,578,963,629
Principal Redemptions between Cut-off Date and Maturity	3,578,963,629
Interest Payments between Cut-off Date and Maturity Date	554,727,834
Number of borrowers	26,610
Number of loans	50,495
Average Outstanding Balance per borrower	134,497
Average Outstanding Balance per loan	70,878
Weighted average Current Loan to Current Value	49.57%
Weighted average Current Loan to Original Value	57.58%
Weighted average seasoning (in Years)	4.82
Weighted average remaining maturity (in years, at 0% CPR)	14.97
Weighted average initial maturity (in years, at 0% CPR)	19.79
Percentage of Fixed Rate Loans	92.14%
Percentage of Variable Rate Loans	7.86%
Weighted average interest rate	1.88%
Weighted average interest rate Fixed Rate Loans	1.85%
Weighted average interest rate Variable Rate Loans	2.21%
Weighted Remaining average life (in years, at 0% CPR)	7.89
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.26
% Construction Loans	0.01%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 160,488,521

### 3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000349580	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	ERROR 23	ERROR 23	ERROR 23	BGB 1 22/06/2026
Currency	EUR	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	7,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	13/10/2023	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/06/2030	22/10/2031
Coupon Type	F	F	F	F
Coupon	1.00 %	0.80 %	0.10 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3

### 4. Derivatives

None

### 5. Prepayments Last Calendar Month

5,461,468 EUR



**Stratification Tables**

Portfolio Cut-off Date 30/09/2024

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	599,551,853.84	16.75 %	8,111	16.06 %
Oost-Vlaanderen	527,970,132.06	14.75 %	7,863	15.57 %
Vlaams-Brabant	481,041,805.06	13.44 %	6,430	12.73 %
West-Vlaanderen	383,257,009.47	10.71 %	6,275	12.43 %
Brussels	362,864,259.28	10.14 %	3,825	7.58 %
Liège	285,761,670.21	7.98 %	4,234	8.38 %
Limburg	248,812,513.84	6.95 %	3,989	7.90 %
Hainaut	226,518,742.84	6.33 %	3,538	7.01 %
Brabant Wallon	195,470,566.36	5.46 %	2,414	4.78 %
Namur	154,000,564.51	4.30 %	2,238	4.43 %
Luxembourg	108,727,931.01	3.04 %	1,502	2.97 %
Other	4,986,580.82	0.14 %	76	0.15 %
<b>Total</b>	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	171,003,031.65	4.78 %	1,240	2.46 %
>1 and <=2	269,253,322.07	7.52 %	2,183	4.32 %
>2 and <=3	556,234,044.04	15.54 %	5,055	10.01 %
>3 and <=4	727,354,289.87	20.32 %	7,431	14.72 %
>4 and <=5	348,988,836.89	9.75 %	4,179	8.28 %
>5 and <=6	329,613,006.45	9.21 %	4,753	9.41 %
>6 and <=7	260,135,070.25	7.27 %	4,107	8.13 %
>7 and <=8	332,917,899.40	9.30 %	6,233	12.34 %
>8 and <=9	326,014,429.28	9.11 %	8,042	15.93 %
>9 and <=10	225,059,990.88	6.29 %	6,140	12.16 %
>10 and <=11	8,585,320.21	0.24 %	248	0.49 %
>11 and <=12	3,169,929.27	0.09 %	105	0.21 %
>12 and <=13	1,456,769.67	0.04 %	71	0.14 %
>13 and <=14	3,796,583.02	0.11 %	192	0.38 %
>14 and <=15	8,668,421.30	0.24 %	262	0.52 %
>15 and <=16	3,133,647.78	0.09 %	98	0.19 %
>16 and <=17	519,816.92	0.01 %	14	0.03 %
>17 and <=18	244,651.26	0.01 %	14	0.03 %
>18 and <=19	931,042.20	0.03 %	38	0.08 %
>19 and <=20	1,341,112.71	0.04 %	67	0.13 %
>20 and <=21	151,307.74	0.00 %	15	0.03 %
>21 and <=22	374,484.42	0.01 %	4	0.01 %
>22 and <=23	872.39	0.00 %	1	0.00 %
>24 and <=25	15,749.63	0.00 %	3	0.01 %
<b>Total</b>	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=0	250,000.00	0.01 %	200	0.40 %
<=1	25,818,969.71	0.72 %	2,791	5.53 %
>1 and <=2	51,048,281.75	1.43 %	3,114	6.17 %
>2 and <=3	51,805,820.48	1.45 %	2,252	4.46 %
>3 and <=4	61,551,454.98	1.72 %	2,249	4.45 %
>4 and <=5	80,082,454.12	2.24 %	2,253	4.46 %
>5 and <=6	87,132,041.94	2.43 %	2,249	4.45 %
>6 and <=7	102,339,985.57	2.86 %	2,191	4.34 %
>7 and <=8	107,936,513.42	3.02 %	1,985	3.93 %
>8 and <=9	106,929,950.05	2.99 %	1,870	3.70 %
>9 and <=10	128,086,352.71	3.58 %	2,043	4.05 %
>10 and <=11	165,191,891.30	4.62 %	2,520	4.99 %
>11 and <=12	165,608,062.75	4.63 %	2,279	4.51 %
>12 and <=13	173,727,585.99	4.85 %	2,175	4.31 %
>13 and <=14	158,828,921.10	4.44 %	1,836	3.64 %
>14 and <=15	154,310,474.55	4.31 %	1,833	3.63 %
>15 and <=16	205,453,826.07	5.74 %	2,331	4.62 %
>16 and <=17	293,539,254.28	8.20 %	3,035	6.01 %
>17 and <=18	253,717,649.96	7.09 %	2,396	4.75 %
>18 and <=19	138,092,913.41	3.86 %	1,278	2.53 %
>19 and <=20	145,803,765.25	4.07 %	1,339	2.65 %
>20 and <=21	146,020,886.51	4.08 %	1,234	2.44 %
>21 and <=22	297,140,345.99	8.30 %	2,086	4.13 %
>22 and <=23	207,023,790.70	5.78 %	1,353	2.68 %
>23 and <=24	126,788,760.18	3.54 %	772	1.53 %
>24 and <=25	98,614,098.27	2.76 %	553	1.10 %
>25 and <=26	1,456,724.00	0.04 %	10	0.02 %
>26 and <=27	6,943,285.81	0.19 %	44	0.09 %
>27 and <=28	32,724,619.51	0.91 %	195	0.39 %
>28 and <=29	3,474,064.35	0.10 %	22	0.04 %
>29 and <=30	1,520,884.59	0.04 %	7	0.01 %
<b>Total</b>	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	460.58	0.00 %	5	0.01 %
>1 and <=2	2,790,772.00	0.08 %	24	0.05 %
>2 and <=3	3,380,073.60	0.09 %	43	0.09 %
>3 and <=4	3,272,974.96	0.09 %	56	0.11 %
>4 and <=5	27,663,814.29	0.77 %	253	0.50 %
>5 and <=6	3,472,130.39	0.10 %	107	0.21 %
>6 and <=7	5,476,675.74	0.15 %	176	0.35 %
>7 and <=8	5,820,108.23	0.16 %	250	0.50 %
>8 and <=9	11,150,275.77	0.31 %	658	1.30 %
>9 and <=10	209,665,809.21	5.86 %	8,857	17.54 %
>10 and <=11	22,405,853.87	0.63 %	1,516	3.00 %
>11 and <=12	44,281,984.79	1.24 %	1,207	2.39 %
>12 and <=13	146,807,523.62	4.10 %	3,581	7.09 %
>13 and <=14	24,289,992.50	0.68 %	513	1.02 %
>14 and <=15	400,531,504.99	11.19 %	6,782	13.43 %
>15 and <=16	33,408,735.38	0.93 %	510	1.01 %
>16 and <=17	49,941,985.98	1.40 %	701	1.39 %
>17 and <=18	203,454,922.40	5.68 %	2,762	5.47 %
>18 and <=19	31,345,312.51	0.88 %	439	0.87 %
>19 and <=20	918,542,200.05	25.67 %	10,183	20.17 %
>20 and <=21	63,402,836.97	1.77 %	705	1.40 %
>21 and <=22	29,436,374.18	0.82 %	319	0.63 %
>22 and <=23	36,372,978.38	1.02 %	400	0.79 %
>23 and <=24	19,539,061.92	0.55 %	236	0.47 %
>24 and <=25	1,156,305,098.71	32.31 %	9,118	18.06 %
>25 and <=26	62,210,931.32	1.74 %	586	1.16 %
>26 and <=27	3,788,609.51	0.11 %	31	0.06 %
>27 and <=28	1,104,091.75	0.03 %	8	0.02 %
>28 and <=29	3,852,514.25	0.11 %	27	0.05 %
>29 and <=30	53,384,044.34	1.49 %	421	0.83 %
>30 and <=31	1,651,482.62	0.05 %	17	0.03 %
>39 and <=40	212,494.49	0.01 %	4	0.01 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

#### 5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	15,749.63	0.00 %	3	0.01 %
2001	872.39	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	170,414.66	0.00 %	5	0.01 %
2004	385,797.62	0.01 %	22	0.04 %
2005	1,381,990.26	0.04 %	72	0.14 %
2006	699,272.27	0.02 %	28	0.06 %
2007	201,814.76	0.01 %	10	0.02 %
2008	812,457.60	0.02 %	23	0.05 %
2009	5,157,366.41	0.14 %	151	0.30 %
2010	7,344,713.13	0.21 %	262	0.52 %
2011	3,208,457.44	0.09 %	160	0.32 %
2012	1,648,866.87	0.05 %	61	0.12 %
2013	3,587,707.22	0.10 %	112	0.22 %
2014	22,805,929.00	0.64 %	830	1.64 %
2015	247,879,962.34	6.93 %	6,503	12.88 %
2016	422,712,861.92	11.81 %	9,676	19.16 %
2017	256,711,596.76	7.17 %	4,657	9.22 %
2018	238,500,120.72	6.66 %	3,547	7.02 %
2019	419,938,486.56	11.73 %	5,852	11.59 %
2020	358,749,676.93	10.02 %	4,028	7.98 %
2021	754,864,460.31	21.09 %	7,564	14.98 %
2022	482,548,984.69	13.48 %	4,274	8.46 %
2023	248,006,868.34	6.93 %	1,933	3.83 %
2024	101,379,201.47	2.83 %	719	1.42 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

#### 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	529,452,316.60	14.79 %	13,092	49.20 %
>100 and <=200	1,084,922,114.76	30.31 %	7,415	27.87 %
>200 and <=300	913,750,929.46	25.53 %	3,751	14.10 %
>300 and <=400	482,589,997.43	13.48 %	1,412	5.31 %
>400	568,248,271.05	15.88 %	940	3.53 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>26,610</b>	<b>100.00 %</b>

#### 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	821,692.69	0.02 %	28	0.06 %
0.5 - 1%	166,030,265.16	4.64 %	1,748	3.46 %
1 - 1.5%	1,071,727,055.19	29.95 %	13,407	26.55 %
1.5 - 2%	1,475,135,950.00	41.22 %	25,090	49.69 %
2 - 2.5%	271,584,996.61	7.59 %	3,897	7.72 %
2.5 - 3%	186,515,893.38	5.21 %	2,274	4.50 %
3 - 3.5%	226,088,210.84	6.32 %	1,812	3.59 %
3.5 - 4%	127,380,535.09	3.56 %	1,235	2.45 %
4 - 4.5%	34,513,314.14	0.96 %	457	0.91 %
4.5 - 5%	6,155,330.19	0.17 %	144	0.29 %
5 - 5.5%	5,868,487.45	0.16 %	153	0.30 %
5.5 - 6%	3,880,343.21	0.11 %	143	0.28 %
6 - 6.5%	2,535,977.82	0.07 %	73	0.14 %
6.5 - 7%	523,994.05	0.01 %	26	0.05 %
7 - 7.5%	199,505.73	0.01 %	7	0.01 %
7.5 - 8%	2,077.75	0.00 %	1	0.00 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	3,297,622,901.57	92.14 %	47,565	94.20 %
Variable	2,896,992.03	0.08 %	119	0.24 %
Variable With Cap	278,443,735.70	7.78 %	2,811	5.57 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2024	25,771,783.64	0.72 %	302	0.60 %
2025	64,856,729.71	1.81 %	772	1.53 %
2026	15,591,061.26	0.44 %	175	0.35 %
2027	11,619,015.68	0.32 %	123	0.24 %
2028	24,470,991.78	0.68 %	250	0.50 %
2029	26,678,160.67	0.75 %	287	0.57 %
2030	146,077.61	0.00 %	5	0.01 %
2031	38,346,658.56	1.07 %	246	0.49 %
2032	24,481,144.30	0.68 %	146	0.29 %
2033	3,597,051.99	0.10 %	45	0.09 %
2034	22,684,193.10	0.63 %	259	0.51 %
2035	5,383,161.13	0.15 %	40	0.08 %
2036	7,059,445.24	0.20 %	54	0.11 %
2037	1,294,657.44	0.04 %	13	0.03 %
2038	65,047.00	0.00 %	1	0.00 %
Fixed To Maturity	3,306,918,450.19	92.40 %	47,777	94.62 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	3,578,963,629.30	100.00 %	50,495	100.00 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	3,456,113,510.55	96.57 %	49,018	97.07 %
Interest only	90,224,755.83	2.52 %	632	1.25 %
Linear	32,625,362.92	0.91 %	845	1.67 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**12. Current Loan to Current Value (LTV)**

	In EUR	In %	In number of loans	In %
0-10%	143,544,552.35	4.01 %	9,147	18.11 %
11-20%	272,620,684.87	7.62 %	6,626	13.12 %
21-30%	380,030,921.48	10.62 %	6,534	12.94 %
31-40%	473,175,125.66	13.22 %	6,562	13.00 %
41-50%	563,243,006.75	15.74 %	6,575	13.02 %
51-60%	508,280,432.10	14.20 %	5,182	10.26 %
61-70%	506,085,801.47	14.14 %	4,620	9.15 %
71-80%	379,183,143.67	10.59 %	2,946	5.83 %
81-90%	249,274,426.52	6.96 %	1,637	3.24 %
91-100%	82,701,709.11	2.31 %	467	0.92 %
101-110%	4,292,131.83	0.12 %	41	0.08 %
111-120%	5,277,534.97	0.15 %	41	0.08 %
>120%	11,254,158.52	0.31 %	117	0.23 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**13. Current Loan to Original Value (LTOV)**

	In EUR	In %	In number of loans	In %
0-10%	73,663,965.83	2.06 %	6,370	12.62 %
11-20%	163,791,220.81	4.58 %	5,122	10.14 %
21-30%	251,817,243.13	7.04 %	5,253	10.40 %
31-40%	365,826,515.79	10.22 %	5,933	11.75 %
41-50%	464,040,802.79	12.97 %	6,204	12.29 %
51-60%	492,270,497.81	13.75 %	5,860	11.61 %
61-70%	578,806,493.66	16.17 %	6,076	12.03 %
71-80%	612,266,039.52	17.11 %	5,451	10.80 %
81-90%	423,338,841.25	11.83 %	3,110	6.16 %
91-100%	115,514,050.83	3.23 %	774	1.53 %
101-110%	12,804,162.19	0.36 %	122	0.24 %
111-120%	4,567,941.34	0.13 %	40	0.08 %
>120%	20,253,854.35	0.57 %	180	0.36 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**14. Loan to Mortgage Inscription Ratio (LTM)**

	In EUR	In %	In number of loans	In %
1-20%	35,996,536.70	1.01 %	4,554	9.02 %
21-40%	99,314,307.41	2.77 %	4,284	8.48 %
41-60%	215,788,320.82	6.03 %	4,865	9.63 %
61-80%	401,932,193.60	11.23 %	5,955	11.79 %
81-100%	544,281,087.72	15.21 %	5,809	11.50 %
101-120%	143,013,758.87	4.00 %	2,567	5.08 %
121-140%	163,970,139.65	4.58 %	2,655	5.26 %
141-160%	177,553,623.88	4.96 %	2,521	4.99 %
161-180%	287,151,520.97	8.02 %	3,131	6.20 %
181-200%	304,279,954.44	8.50 %	2,912	5.77 %
201-300%	557,288,168.54	15.57 %	6,054	11.99 %
301-400%	258,314,253.39	7.22 %	2,294	4.54 %
401-500%	107,481,099.10	3.00 %	924	1.83 %
>500%	282,598,664.21	7.90 %	1,970	3.90 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**15. Distribution of Average Life to Final Maturity (at 0% CPR)**

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	77,828,885.90	2.17 %	6,135	12.15 %
>1 and <=2	107,200,106.42	3.00 %	4,302	8.52 %
>2 and <=3	164,751,280.04	4.60 %	4,490	8.89 %
>3 and <=4	201,409,352.17	5.63 %	4,070	8.06 %
>4 and <=5	208,794,973.08	5.83 %	3,531	6.99 %
>5 and <=6	298,925,933.23	8.35 %	4,437	8.79 %
>6 and <=7	331,549,140.68	9.26 %	4,155	8.23 %
>7 and <=8	304,765,601.78	8.52 %	3,543	7.02 %
>8 and <=9	512,171,917.57	14.31 %	5,318	10.53 %
>9 and <=10	265,836,312.19	7.43 %	2,553	5.06 %
>10 and <=11	342,783,751.47	9.58 %	2,960	5.86 %
>11 and <=12	427,793,647.24	11.95 %	2,959	5.86 %
>12 and <=13	108,457,888.62	3.03 %	722	1.43 %
>13 and <=14	180,305,857.82	5.04 %	1,033	2.05 %
>14 and <=15	11,719,323.69	0.33 %	74	0.15 %
>15 and <=16	26,762,401.10	0.75 %	170	0.34 %
>16 and <=17	7,433,921.53	0.21 %	41	0.08 %
>17 and <=18	473,334.77	0.01 %	2	0.00 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**16. Distribution of Average Life To Interest Reset Date (at 0% CPR)**

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	3,306,918,450.19	92.40 %	47,777	94.62 %
>=0 and <=1	102,268,870.71	2.86 %	1,208	2.39 %
>1 and <=2	27,508,417.94	0.77 %	291	0.58 %
>2 and <=3	39,356,531.70	1.10 %	415	0.82 %
>3 and <=4	59,237,810.84	1.66 %	370	0.73 %
>4 and <=5	19,623,198.95	0.55 %	232	0.46 %
>5 and <=6	18,597,462.62	0.52 %	154	0.30 %
>7 and <=8	65,047.00	0.00 %	1	0.00 %
>6 and <=7	5,387,839.35	0.15 %	47	0.09 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**17. Occupation Type (Based on Indexed Property Value)**

	In EUR	In %	In number of Properties	In %
Owner-occupied	10,317,224,277.44	82.01 %	25,718	80.61 %
Other/No data	2,263,402,258.38	17.99 %	6,188	19.39 %
	<b>12,580,626,535.82</b>	<b>100.00 %</b>	<b>31,906</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

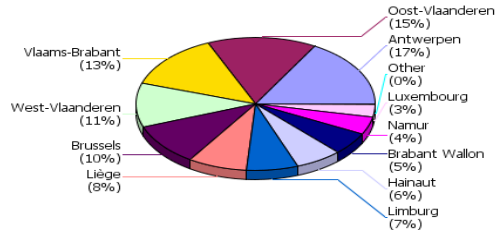
	In EUR	In %	In number of loans	In %
Phase 1	3,219,495,311.23	89.96 %	46,347	91.79 %
Phase 2	358,812,456.64	10.03 %	3,937	7.80 %
Phase 3	655,861.43	0.02 %	11	0.02 %
Other/No data	0.00	0.00 %	200	0.40 %
	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>



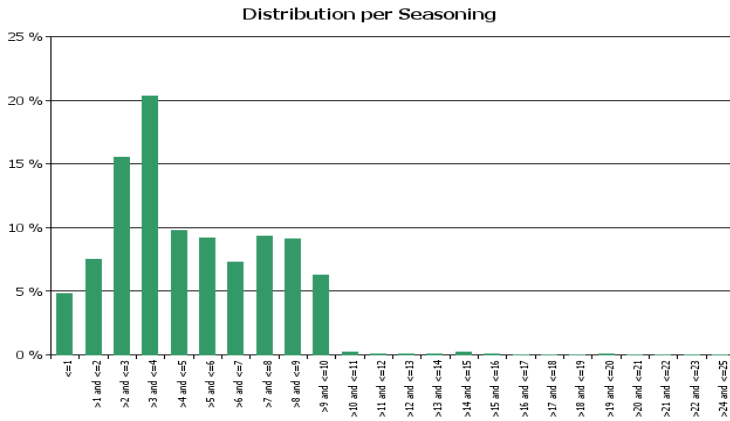
### Stratification Tables

Portfolio Cut-off Date 30/09/2024

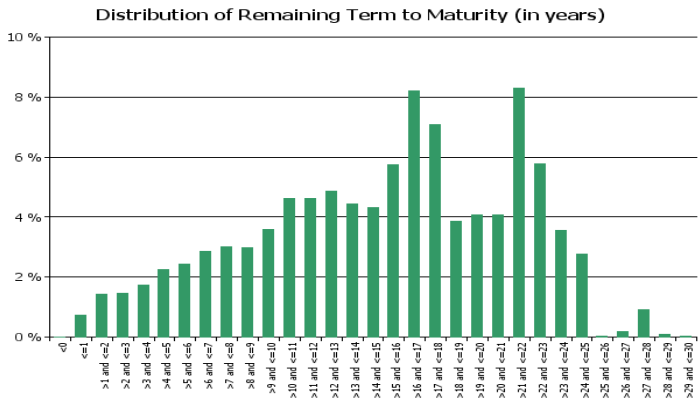
#### 1. Geographic distribution



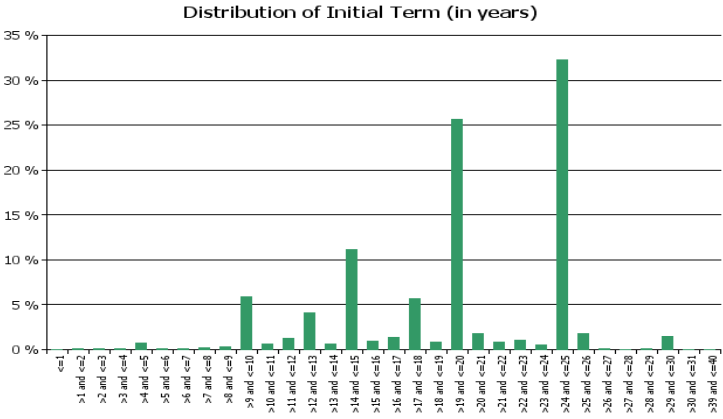
#### 2. Seasoning



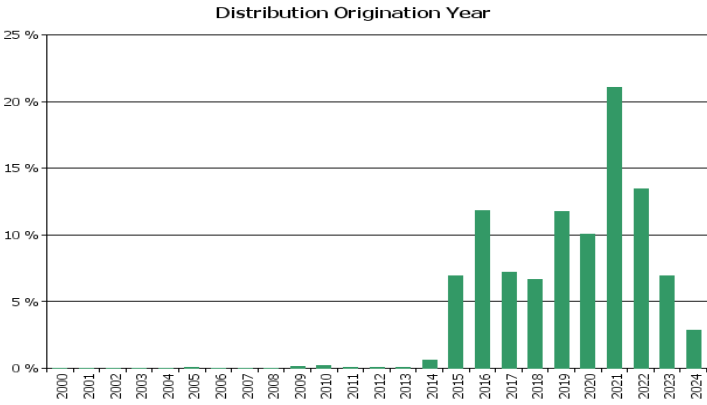
**3. Remaining term to maturity**



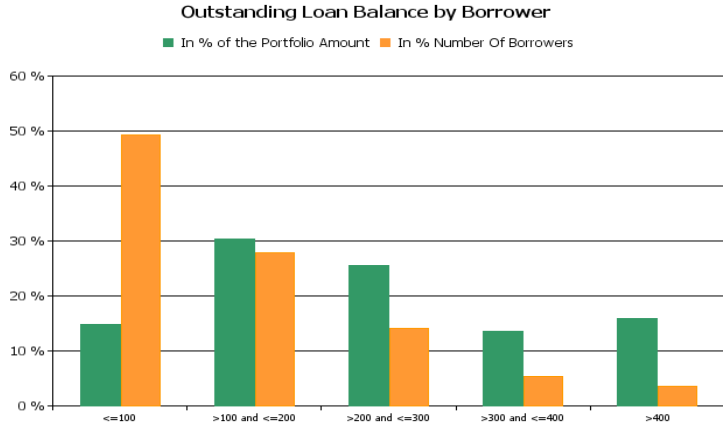
**4. Original term to maturity**



**5. Origination Year**



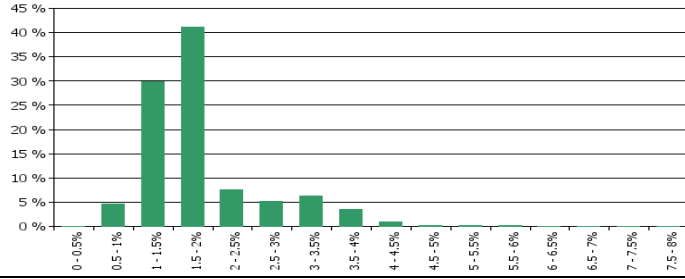
**6. Outstanding Loan Balance by Borrower**





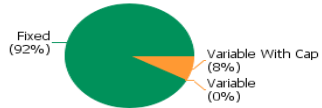
**7. Interest Rate**

Distribution per Interest Rate



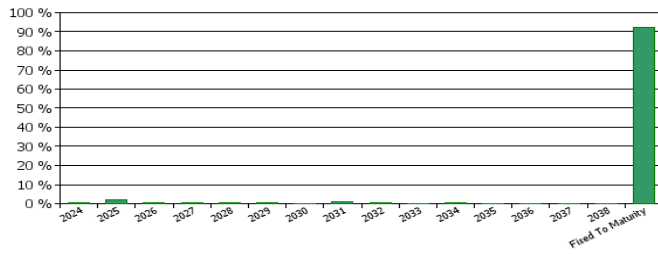
**8. Interest Rate Type**

Distribution per Interest Type



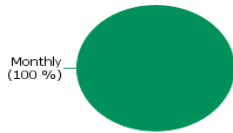
**9. Next Reset Date**

Next Reset Date



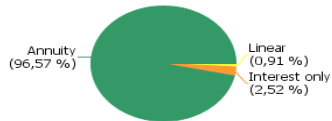
**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency



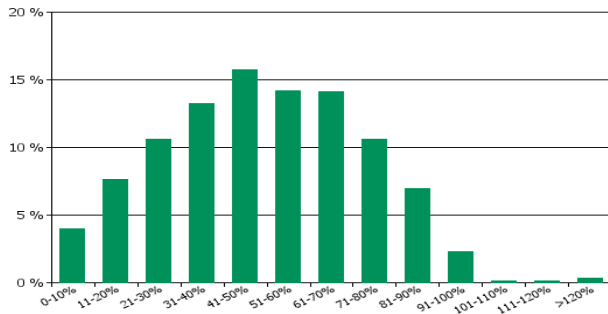
**11. Repayment Type**

Distribution per Repayment Type

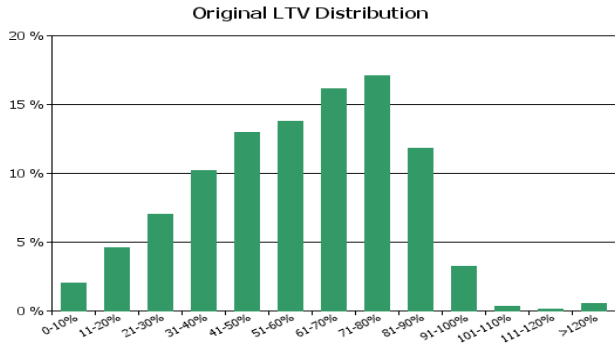


**12. Current Loan to Current Value (LTV)**

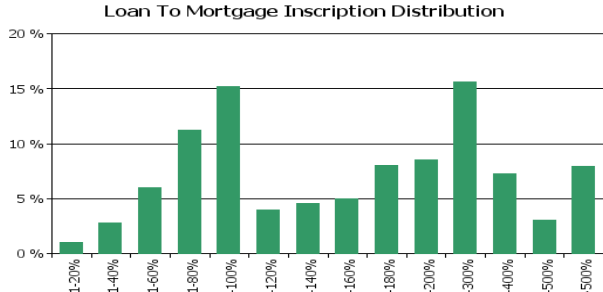
Current LTV Distribution



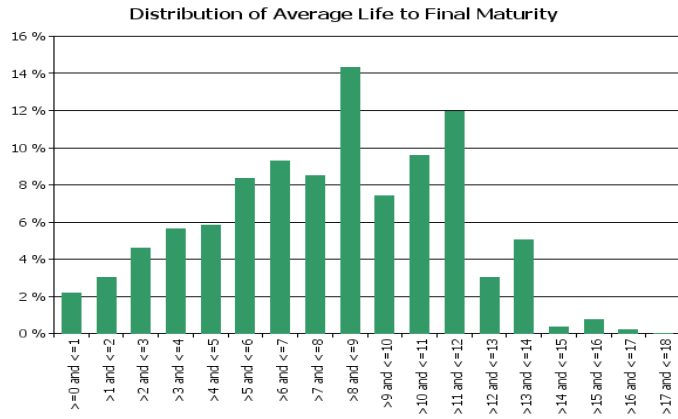
**13. Current Loan to Original Value (LTOV)**



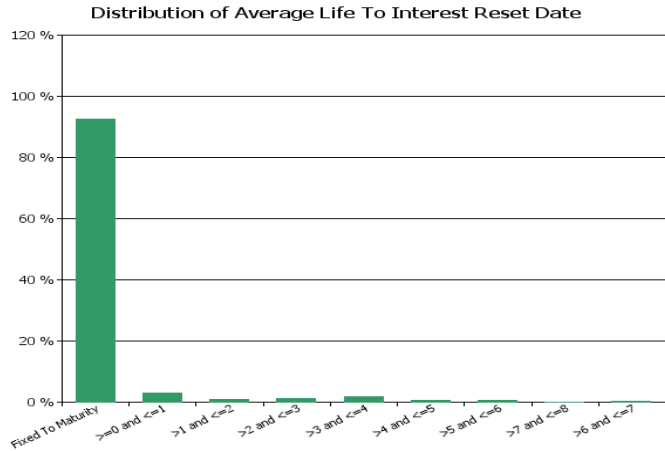
**14. Loan to Mortgage Inscription Ratio (LTM)**



**15. Distribution of Average Life to Final Maturity (at 0% CPR)**

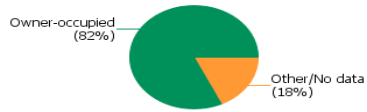


**16. Distribution of Average Life To Interest Reset Date (at 0% CPR)**



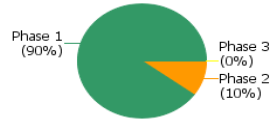
**17. Occupation Type (Based on Indexed Property Value)**

Distribution per Occupation Type



**18. IFRS9 Norms**

Distribution per IFRS9 Norm





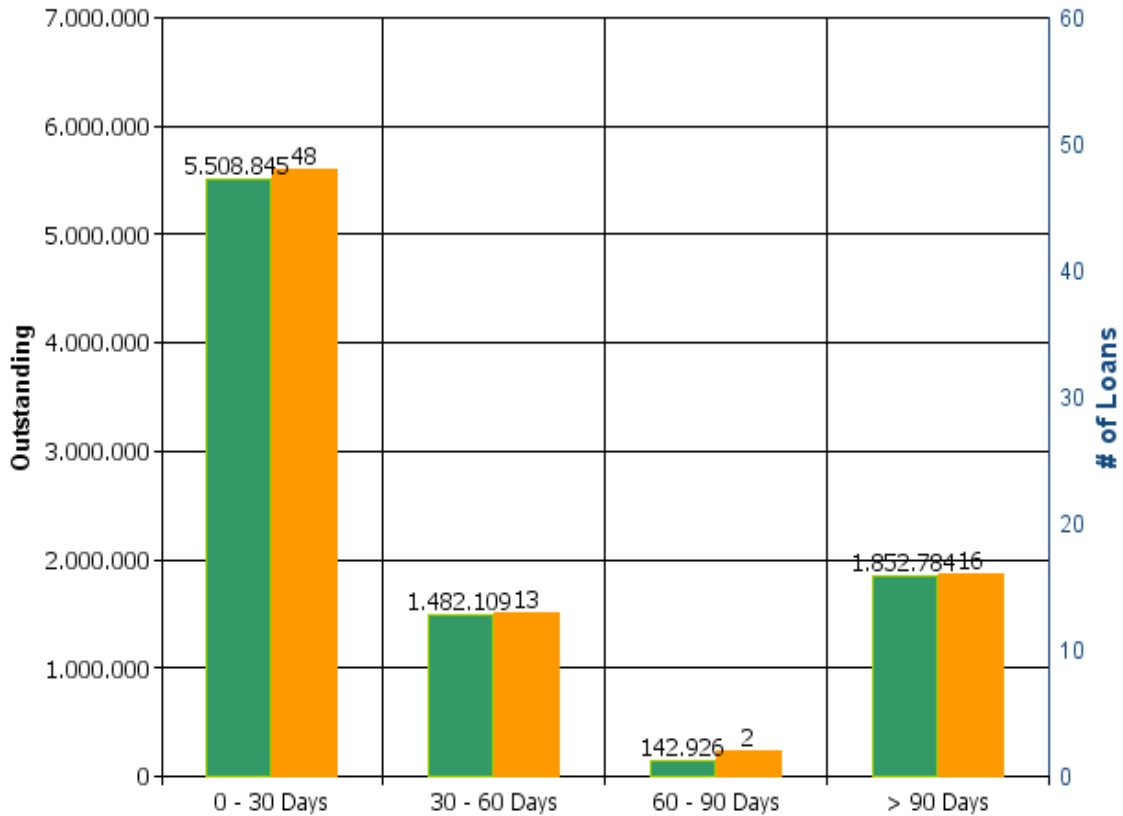
**Cover Pool Performance**

Portfolio Cut-off Date 30/09/2024

**1. Delinquencies (at cut-off date)**

	In EUR	In %	In number of loans	In %
Performing	3,569,976,965.58	99.75 %	50,416	99.84 %
0 - 30 Days	5,508,845.06	0.15 %	48	0.10 %
30 - 60 Days	1,482,108.73	0.04 %	13	0.03 %
60 - 90 Days	142,925.54	0.00 %	2	0.00 %
> 90 Days	1,852,784.39	0.05 %	16	0.03 %
<b>Total</b>	<b>3,578,963,629.30</b>	<b>100.00 %</b>	<b>50,495</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**





**Amortisation**

Portfolio Cut-off D: Sep/2024

TIME		LIABILITIES		COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%	
01/10/2024	1	2,250,000,000	3,521,084,941	3,515,305,408	3,506,653,299	3,492,278,844	
01/11/2024	2	2,250,000,000	3,496,424,087	3,484,764,572	3,467,346,972	3,438,507,739	
01/12/2024	3	2,250,000,000	3,471,491,708	3,454,236,206	3,428,511,887	3,386,058,414	
01/01/2025	4	2,250,000,000	3,446,379,462	3,423,432,525	3,389,295,951	3,333,150,310	
01/02/2025	5	2,250,000,000	3,421,908,013	3,393,358,847	3,350,978,195	3,281,509,210	
01/03/2025	6	2,250,000,000	3,397,403,884	3,363,897,545	3,314,253,238	3,233,126,715	
01/04/2025	7	2,250,000,000	3,372,521,391	3,333,596,818	3,276,046,785	3,182,319,292	
01/05/2025	8	2,250,000,000	3,348,646,765	3,304,564,693	3,239,522,853	3,133,940,796	
01/06/2025	9	2,250,000,000	3,324,193,625	3,274,869,599	3,202,247,492	3,084,759,097	
01/07/2025	10	2,250,000,000	3,299,448,712	3,245,156,469	3,165,383,188	3,036,747,862	
01/08/2025	11	2,250,000,000	3,274,560,976	3,215,215,751	3,128,202,533	2,988,366,958	
01/09/2025	12	2,250,000,000	3,249,933,529	3,185,622,399	3,091,527,627	2,940,822,510	
01/10/2025	13	1,750,000,000	3,225,340,877	3,156,327,063	3,055,558,493	2,894,692,043	
01/11/2025	14	1,750,000,000	3,200,093,713	3,126,308,662	3,018,801,448	2,847,757,043	
01/12/2025	15	1,750,000,000	3,176,605,293	3,098,267,938	2,984,361,549	2,803,728,165	
01/01/2026	16	1,750,000,000	3,152,669,643	3,069,707,262	2,949,331,013	2,759,081,986	
01/02/2026	17	1,750,000,000	3,129,285,249	3,041,770,395	2,915,057,177	2,715,468,600	
01/03/2026	18	1,750,000,000	3,105,314,620	3,013,845,651	2,881,660,223	2,674,086,741	
01/04/2026	19	1,750,000,000	3,081,521,691	2,985,681,018	2,847,470,706	2,631,168,149	
01/05/2026	20	1,750,000,000	3,057,866,915	2,957,898,848	2,814,031,427	2,589,610,011	
01/06/2026	21	1,750,000,000	3,032,999,833	2,928,868,706	2,779,326,842	2,546,840,006	
01/07/2026	22	1,750,000,000	3,009,269,598	2,901,183,342	2,746,279,029	2,506,240,741	
01/08/2026	23	1,750,000,000	2,986,755,998	2,874,594,572	2,714,189,583	2,466,464,812	
01/09/2026	24	1,750,000,000	2,963,018,630	2,846,911,835	2,681,215,300	2,426,180,194	
01/10/2026	25	1,750,000,000	2,938,785,769	2,818,993,823	2,648,387,703	2,386,651,514	
01/11/2026	26	1,750,000,000	2,916,452,225	2,792,825,760	2,617,130,465	2,348,493,919	
01/12/2026	27	1,750,000,000	2,891,985,067	2,764,850,044	2,584,537,752	2,309,739,656	
01/01/2027	28	1,750,000,000	2,869,208,954	2,738,422,737	2,553,323,742	2,272,179,586	
01/02/2027	29	1,750,000,000	2,846,788,630	2,712,416,117	2,522,643,037	2,235,368,828	
01/03/2027	30	1,750,000,000	2,824,946,563	2,687,481,317	2,493,710,616	2,201,275,780	
01/04/2027	31	1,750,000,000	2,802,948,494	2,662,031,028	2,463,813,364	2,165,672,725	
01/05/2027	32	1,750,000,000	2,781,102,481	2,636,947,896	2,434,590,983	2,131,214,259	
01/06/2027	33	1,750,000,000	2,757,817,178	2,610,434,542	2,403,982,828	2,095,506,849	
01/07/2027	34	1,750,000,000	2,736,565,815	2,586,067,123	2,375,680,943	2,062,347,862	
01/08/2027	35	1,750,000,000	2,715,438,577	2,561,749,489	2,347,356,607	2,029,128,256	
01/09/2027	36	1,750,000,000	2,694,061,398	2,537,271,508	2,319,014,421	1,996,137,693	
01/10/2027	37	1,750,000,000	2,672,532,410	2,512,864,059	2,291,053,699	1,963,986,048	
01/11/2027	38	1,750,000,000	2,650,847,324	2,488,247,109	2,262,840,145	1,931,584,111	
01/12/2027	39	1,750,000,000	2,629,357,566	2,464,024,395	2,235,296,496	1,900,251,001	
01/01/2028	40	1,750,000,000	2,608,150,473	2,440,005,336	2,207,877,650	1,868,992,056	
01/02/2028	41	1,750,000,000	2,587,258,440	2,416,354,915	2,180,916,528	1,838,349,645	
01/03/2028	42	1,000,000,000	2,565,866,061	2,392,573,210	2,154,313,967	1,808,729,476	
01/04/2028	43	1,000,000,000	2,545,229,891	2,369,305,416	2,127,937,665	1,779,017,173	
01/05/2028	44	1,000,000,000	2,524,529,388	2,346,178,352	2,101,980,318	1,750,112,502	
01/06/2028	45	1,000,000,000	2,503,558,856	2,322,743,093	2,075,691,907	1,720,904,752	
01/07/2028	46	1,000,000,000	2,482,861,756	2,299,759,762	2,050,094,842	1,692,715,528	
01/08/2028	47	1,000,000,000	2,462,748,300	2,277,260,636	2,024,875,446	1,664,811,084	
01/09/2028	48	1,000,000,000	2,442,455,653	2,254,665,800	1,999,686,179	1,637,137,322	
01/10/2028	49	0	2,422,549,503	2,232,619,486	1,975,259,440	1,610,510,252	
01/11/2028	50		2,401,266,070	2,209,251,273	1,949,614,032	1,582,867,672	
01/12/2028	51		2,381,343,392	2,187,325,498	1,925,514,134	1,556,892,984	
01/01/2029	52		2,361,122,086	2,165,073,342	1,901,078,284	1,530,624,537	
01/02/2029	53		2,340,977,959	2,142,961,027	1,876,876,747	1,504,738,537	
01/03/2029	54		2,320,901,777	2,121,328,038	1,853,661,497	1,480,439,726	
01/04/2029	55		2,300,102,336	2,098,751,450	1,829,269,525	1,454,770,950	
01/05/2029	56		2,279,878,610	2,076,883,493	1,805,754,026	1,430,182,949	
01/06/2029	57		2,260,297,836	2,055,553,851	1,782,663,650	1,405,914,897	
01/07/2029	58		2,240,770,789	2,034,450,766	1,760,019,590	1,382,366,526	
01/08/2029	59		2,221,602,776	2,013,626,594	1,737,574,157	1,358,956,876	
01/09/2029	60		2,201,411,384	1,991,941,208	1,714,490,249	1,335,223,495	
01/10/2029	61		2,182,590,459	1,971,669,511	1,692,865,255	1,312,977,915	
01/11/2029	62		2,163,290,930	1,950,920,521	1,670,790,281	1,290,368,016	
01/12/2029	63		2,143,756,926	1,930,130,832	1,648,917,317	1,268,255,084	
01/01/2030	64		2,124,631,286	1,909,666,631	1,627,285,606	1,246,315,899	
01/02/2030	65		2,105,753,706	1,889,488,877	1,605,996,728	1,224,801,271	
01/03/2030	66		2,086,936,822	1,869,735,573	1,585,556,139	1,204,585,432	
01/04/2030	67		2,068,491,299	1,850,066,616	1,564,886,673	1,183,846,774	
01/05/2030	68		2,050,212,755	1,830,708,337	1,544,701,087	1,163,786,027	

01/06/2030	69	2,031,680,665	1,811,083,421	1,524,255,746	1,143,518,372
01/07/2030	70	2,013,639,515	1,792,054,828	1,504,528,593	1,124,091,943
01/08/2030	71	1,995,674,959	1,773,054,785	1,484,791,254	1,104,646,726
01/09/2030	72	1,977,806,634	1,754,199,389	1,465,265,399	1,085,502,736
01/10/2030	73	1,959,646,635	1,735,239,609	1,445,861,050	1,066,736,783
01/11/2030	74	1,941,926,836	1,716,632,493	1,426,719,272	1,048,155,842
01/12/2030	75	1,922,816,384	1,696,949,193	1,406,888,909	1,029,350,360
01/01/2031	76	1,904,504,049	1,677,937,210	1,387,588,731	1,010,929,334
01/02/2031	77	1,886,179,112	1,658,973,752	1,368,417,649	992,739,543
01/03/2031	78	1,867,802,748	1,640,294,077	1,349,901,205	975,559,248
01/04/2031	79	1,850,210,908	1,622,089,164	1,331,524,262	958,202,653
01/05/2031	80	1,832,395,160	1,603,833,137	1,313,298,084	941,212,484
01/06/2031	81	1,814,653,721	1,585,610,777	1,295,074,673	924,220,927
01/07/2031	82	1,797,027,726	1,567,632,156	1,277,238,944	907,756,199
01/08/2031	83	1,779,790,735	1,549,962,198	1,259,630,558	891,449,773
01/09/2031	84	1,762,831,967	1,532,589,555	1,242,344,483	875,492,331
01/10/2031	85	1,744,709,035	1,514,343,906	1,224,532,894	859,402,969
01/11/2031	86	1,727,990,120	1,497,288,670	1,207,662,477	843,973,064
01/12/2031	87	1,710,340,475	1,479,562,846	1,190,428,234	828,518,701
01/01/2032	88	1,693,440,667	1,462,458,691	1,173,674,050	813,398,222
01/02/2032	89	1,675,957,800	1,444,905,621	1,156,638,031	798,196,473
01/03/2032	90	1,658,817,653	1,427,859,226	1,140,272,948	783,784,561
01/04/2032	91	1,642,529,702	1,411,441,083	1,124,294,993	769,528,625
01/05/2032	92	1,625,987,784	1,394,933,041	1,108,410,550	755,546,568
01/06/2032	93	1,609,805,298	1,378,707,742	1,092,731,837	741,704,310
01/07/2032	94	1,593,252,155	1,362,291,155	1,077,062,950	728,072,078
01/08/2032	95	1,576,619,471	1,345,783,152	1,061,305,291	714,381,565
01/09/2032	96	1,560,494,071	1,329,759,505	1,046,001,816	701,098,386
01/10/2032	97	1,543,849,656	1,313,416,737	1,030,603,585	687,945,859
01/11/2032	98	1,528,037,457	1,297,759,809	1,015,728,213	675,144,521
01/12/2032	99	1,511,876,321	1,281,926,559	1,000,866,397	662,538,963
01/01/2033	100	1,495,845,557	1,266,182,815	986,060,293	649,973,133
01/02/2033	101	1,480,090,482	1,250,721,755	971,542,610	637,691,175
01/03/2033	102	1,464,484,871	1,235,638,555	957,621,120	626,148,409
01/04/2033	103	1,448,962,944	1,220,468,625	943,458,881	614,275,455
01/05/2033	104	1,433,386,079	1,205,366,405	929,491,041	602,700,396
01/06/2033	105	1,417,990,728	1,190,397,677	915,613,714	591,187,410
01/07/2033	106	1,402,668,525	1,175,601,934	902,007,767	580,015,031
01/08/2033	107	1,387,433,975	1,160,861,329	888,432,470	568,866,047
01/09/2033	108	1,372,271,121	1,146,227,232	875,001,692	557,893,246
01/10/2033	109	1,357,133,211	1,131,722,205	861,802,551	547,225,176
01/11/2033	110	1,342,099,966	1,117,287,662	848,646,910	536,589,225
01/12/2033	111	1,326,349,941	1,102,363,489	835,250,259	525,953,823
01/01/2034	112	1,311,297,957	1,088,004,926	822,274,369	515,589,863
01/02/2034	113	1,296,143,610	1,073,607,111	809,329,487	505,323,621
01/03/2034	114	1,281,287,307	1,059,675,523	796,992,076	495,716,359
01/04/2034	115	1,266,491,442	1,045,662,221	784,452,427	485,850,303
01/05/2034	116	1,251,472,849	1,031,566,311	771,973,000	476,161,263
01/06/2034	117	1,236,441,050	1,017,447,275	759,470,600	466,465,508
01/07/2034	118	1,221,929,500	1,003,855,512	747,480,777	457,219,434
01/08/2034	119	1,207,430,368	990,261,584	735,483,349	447,975,351
01/09/2034	120	1,192,921,612	976,703,002	723,568,296	438,851,333
01/10/2034	121	1,178,753,390	963,518,663	712,044,121	430,091,521
01/11/2034	122	1,164,664,415	950,387,601	700,554,018	421,358,951
01/12/2034	123	1,150,522,048	937,306,139	689,210,834	412,837,153
01/01/2035	124	1,136,352,663	924,192,477	677,839,941	404,306,250
01/02/2035	125	1,122,500,966	911,378,539	666,741,699	396,002,143
01/03/2035	126	1,108,716,518	898,807,556	656,034,457	388,151,778
01/04/2035	127	1,095,015,352	886,194,773	645,183,442	380,114,785
01/05/2035	128	1,081,194,723	873,573,505	634,429,326	372,246,722
01/06/2035	129	1,067,151,379	860,764,496	623,537,008	364,306,136
01/07/2035	130	1,053,784,221	848,587,377	613,202,933	356,799,765
01/08/2035	131	1,040,521,612	836,486,160	602,921,137	349,331,271
01/09/2035	132	1,026,730,880	823,999,709	592,410,708	341,787,736
01/10/2035	133	1,013,725,989	812,227,286	582,509,731	334,697,789
01/11/2035	134	1,000,806,166	800,515,501	572,650,241	327,639,101
01/12/2035	135	987,931,267	788,920,179	562,966,476	320,778,236
01/01/2036	136	975,100,493	777,353,376	553,301,760	313,935,936
01/02/2036	137	962,306,178	765,852,556	543,729,406	307,198,027
01/03/2036	138	949,557,744	754,507,591	534,400,321	300,730,764
01/04/2036	139	936,897,163	743,185,002	525,042,098	294,213,024
01/05/2036	140	924,306,137	731,993,812	515,862,985	287,884,457
01/06/2036	141	911,818,094	720,879,305	506,738,158	281,594,442
01/07/2036	142	899,506,683	709,978,679	497,847,264	275,519,714
01/08/2036	143	887,350,232	699,195,716	489,039,196	269,498,804
01/09/2036	144	875,303,754	688,533,795	480,357,156	263,593,112
01/10/2036	145	863,374,384	678,035,121	471,868,472	257,873,573
01/11/2036	146	851,571,549	667,631,706	463,446,724	252,198,392
01/12/2036	147	839,887,777	657,390,814	455,214,683	246,703,233
01/01/2037	148	828,295,112	647,217,495	447,030,311	241,241,584
01/02/2037	149	816,263,099	636,734,075	438,670,983	235,727,759
01/03/2037	150	804,931,267	626,932,593	430,926,083	230,679,824
01/04/2037	151	793,684,238	617,124,212	423,105,442	225,534,020
01/05/2037	152	782,510,304	607,437,299	415,438,985	220,539,701
01/06/2037	153	771,330,251	597,743,049	407,769,201	215,551,263
01/07/2037	154	760,273,933	588,207,870	400,276,859	210,723,378
01/08/2037	155	749,271,944	578,712,657	392,813,791	205,918,602
01/09/2037	156	738,329,921	569,294,197	385,438,059	201,196,338

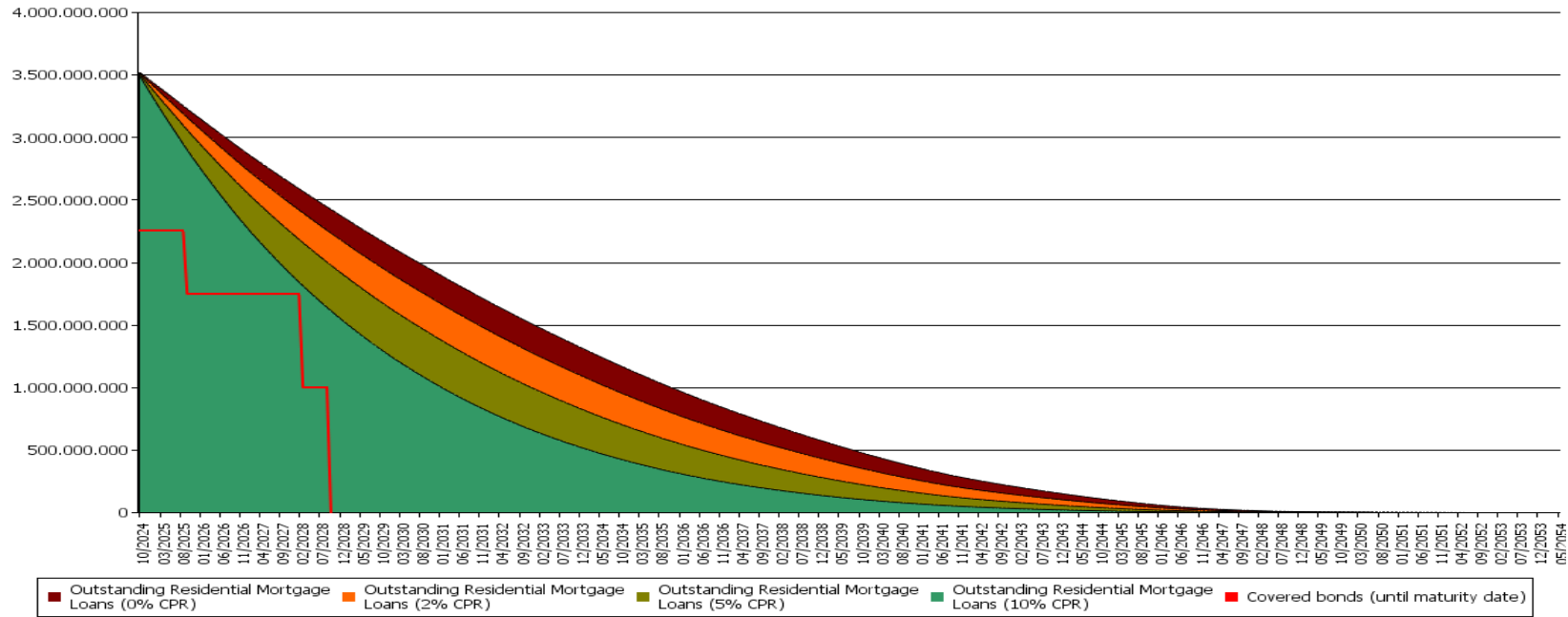
01/10/2037	157	727,470,371	560,000,170	378,212,401	196,615,306
01/11/2037	158	716,682,239	550,759,846	371,025,679	192,062,309
01/12/2037	159	705,902,660	541,585,473	363,947,276	187,625,877
01/01/2038	160	695,206,763	532,474,673	356,914,765	183,221,062
01/02/2038	161	684,624,102	523,479,803	349,993,181	178,906,897
01/03/2038	162	674,132,089	514,667,648	343,310,936	174,819,611
01/04/2038	163	663,332,901	505,564,053	336,380,683	170,565,102
01/05/2038	164	652,954,047	496,836,881	329,760,365	166,522,787
01/06/2038	165	642,737,425	488,233,501	323,226,007	162,531,720
01/07/2038	166	632,410,157	479,600,232	316,729,032	158,611,909
01/08/2038	167	621,826,822	470,774,335	310,109,706	154,639,308
01/09/2038	168	611,664,439	462,295,151	303,749,809	150,826,332
01/10/2038	169	601,708,039	454,023,655	297,580,810	147,157,419
01/11/2038	170	591,800,186	445,790,227	291,441,288	143,510,916
01/12/2038	171	581,932,180	437,637,350	285,407,040	139,963,445
01/01/2039	172	572,102,168	429,515,043	279,397,666	136,436,112
01/02/2039	173	562,305,007	421,443,650	273,450,047	132,966,178
01/03/2039	174	552,563,281	413,507,803	267,684,554	129,664,624
01/04/2039	175	542,865,158	405,561,233	261,872,643	126,312,097
01/05/2039	176	533,090,827	397,605,365	256,103,610	123,023,080
01/06/2039	177	523,510,517	389,797,650	250,436,009	119,791,027
01/07/2039	178	514,039,862	382,117,708	244,897,577	116,661,643
01/08/2039	179	504,642,445	374,495,774	239,402,311	113,560,830
01/09/2039	180	495,348,249	366,975,065	233,997,957	110,527,133
01/10/2039	181	486,195,422	359,603,036	228,732,895	107,597,344
01/11/2039	182	477,129,355	352,298,992	223,517,108	104,698,464
01/12/2039	183	467,537,658	344,650,110	218,126,062	101,754,397
01/01/2040	184	458,663,730	337,535,147	213,079,776	98,979,322
01/02/2040	185	449,840,654	330,480,687	208,095,844	96,254,773
01/03/2040	186	441,082,676	323,532,359	203,235,930	93,634,286
01/04/2040	187	432,398,428	316,624,567	198,390,772	91,014,901
01/05/2040	188	423,780,903	309,805,016	193,639,998	88,471,255
01/06/2040	189	415,265,520	303,064,952	188,945,448	85,960,744
01/07/2040	190	406,753,824	296,365,774	184,314,088	83,509,974
01/08/2040	191	398,455,167	289,826,869	179,789,044	81,114,718
01/09/2040	192	390,243,318	283,372,327	175,338,024	78,771,509
01/10/2040	193	382,176,765	277,059,344	171,009,895	76,512,145
01/11/2040	194	374,229,544	270,837,858	166,744,648	74,287,828
01/12/2040	195	366,358,212	264,706,003	162,568,384	72,130,332
01/01/2041	196	358,561,210	258,633,004	158,434,711	69,998,510
01/02/2041	197	350,820,587	252,620,441	154,357,940	67,908,487
01/03/2041	198	343,150,990	246,719,115	150,405,736	65,916,554
01/04/2041	199	335,594,889	240,877,180	146,470,901	63,920,191
01/05/2041	200	328,123,719	235,128,085	142,623,131	61,985,879
01/06/2041	201	320,804,684	229,493,485	138,851,289	60,090,986
01/07/2041	202	313,774,569	224,095,927	135,251,872	58,293,319
01/08/2041	203	306,937,447	218,841,093	131,744,438	56,541,120
01/09/2041	204	300,260,598	213,717,519	128,332,788	54,843,652
01/10/2041	205	293,712,918	208,713,907	125,019,760	53,208,802
01/11/2041	206	287,222,667	203,755,729	121,739,411	51,593,221
01/12/2041	207	280,924,518	198,960,710	118,581,914	50,049,067
01/01/2042	208	274,794,435	194,289,079	115,503,094	48,543,129
01/02/2042	209	268,795,159	189,725,051	112,502,973	47,081,985
01/03/2042	210	262,918,867	185,293,042	109,622,461	45,700,960
01/04/2042	211	257,172,488	180,935,859	106,772,442	44,324,268
01/05/2042	212	251,491,414	176,648,462	103,985,829	42,990,514
01/06/2042	213	245,882,582	172,415,872	101,236,153	41,676,451
01/07/2042	214	240,365,309	168,270,438	98,558,930	40,407,982
01/08/2042	215	234,926,116	164,183,729	95,920,706	39,159,773
01/09/2042	216	229,551,955	160,155,771	93,329,499	37,940,527
01/10/2042	217	224,278,646	156,219,802	90,811,781	36,765,688
01/11/2042	218	219,076,331	152,337,350	88,329,668	35,609,323
01/12/2042	219	213,932,695	148,516,484	85,902,267	34,488,780
01/01/2043	220	208,847,429	144,740,280	83,505,190	33,384,379
01/02/2043	221	203,798,619	141,001,681	81,141,390	32,301,961
01/03/2043	222	198,807,915	137,338,041	78,851,529	31,270,266
01/04/2043	223	193,889,642	133,713,287	76,575,163	30,238,901
01/05/2043	224	188,930,106	130,079,148	74,310,608	29,224,358
01/06/2043	225	184,098,148	126,537,345	72,103,433	28,236,231
01/07/2043	226	179,330,309	123,057,915	69,948,200	27,279,940
01/08/2043	227	174,614,081	119,618,375	67,820,187	26,337,980
01/09/2043	228	169,948,461	116,224,758	65,728,516	25,417,564
01/10/2043	229	165,349,160	112,893,768	63,687,604	24,527,377
01/11/2043	230	160,806,709	109,606,149	61,675,681	23,651,940
01/12/2043	231	156,307,001	106,364,265	59,704,154	22,802,026
01/01/2044	232	151,825,029	103,003,265	57,670,523	21,932,059
01/02/2044	233	147,216,135	99,838,554	55,756,471	21,114,335
01/03/2044	234	142,848,765	96,722,988	53,888,009	20,325,901
01/04/2044	235	138,511,892	93,627,419	52,030,689	19,542,219
01/05/2044	236	134,156,953	90,534,840	50,188,248	18,772,945
01/06/2044	237	129,921,544	87,527,899	48,397,942	18,026,603
01/07/2044	238	125,731,269	84,565,884	46,645,027	17,302,483
01/08/2044	239	121,626,961	81,666,610	44,931,278	16,596,193
01/09/2044	240	117,590,670	78,822,520	43,256,229	15,909,809
01/10/2044	241	113,647,634	76,054,411	41,634,420	15,250,529
01/11/2044	242	109,767,803	73,333,390	40,042,756	14,605,384
01/12/2044	243	105,945,116	70,663,361	38,489,854	13,981,423
01/01/2045	244	102,245,283	68,079,979	36,988,394	13,379,109

01/02/2045	245	98,571,582	65,522,526	35,508,374	12,789,369
01/03/2045	246	94,916,126	62,996,009	34,060,758	12,221,026
01/04/2045	247	91,284,207	60,482,740	32,618,713	11,654,048
01/05/2045	248	87,687,820	58,004,494	31,205,186	11,103,319
01/06/2045	249	84,158,973	55,575,781	29,822,551	10,566,410
01/07/2045	250	80,676,844	53,188,851	28,471,451	10,046,351
01/08/2045	251	77,230,581	50,830,431	27,139,814	9,535,913
01/09/2045	252	73,822,610	48,505,018	25,832,346	9,038,073
01/10/2045	253	70,502,351	46,247,411	24,569,390	8,560,960
01/11/2045	254	67,288,547	44,064,389	23,350,102	8,101,650
01/12/2045	255	64,150,208	41,940,272	22,169,813	7,660,601
01/01/2046	256	61,112,606	39,886,576	21,030,599	7,236,175
01/02/2046	257	58,153,944	37,891,160	19,927,687	6,827,645
01/03/2046	258	55,292,386	35,971,470	18,874,623	6,442,098
01/04/2046	259	52,539,034	34,122,254	17,858,785	6,069,565
01/05/2046	260	49,863,891	32,331,686	16,879,995	5,713,392
01/06/2046	261	47,336,866	30,641,109	15,956,680	5,378,001
01/07/2046	262	45,028,853	29,099,291	15,116,465	5,073,932
01/08/2046	263	42,824,242	27,627,653	14,315,480	4,784,725
01/09/2046	264	40,681,008	26,200,452	13,541,438	4,506,844
01/10/2046	265	38,623,604	24,834,558	12,803,898	4,243,908
01/11/2046	266	36,655,381	23,529,038	12,099,963	3,993,599
01/12/2046	267	34,757,580	22,274,221	11,426,472	3,755,853
01/01/2047	268	32,946,630	21,077,872	10,785,257	3,530,072
01/02/2047	269	31,231,064	19,946,437	10,180,360	3,317,973
01/03/2047	270	29,581,837	18,864,174	9,605,871	3,118,756
01/04/2047	271	27,988,156	17,817,622	9,049,879	2,925,796
01/05/2047	272	26,458,746	16,816,332	8,520,284	2,743,289
01/06/2047	273	24,998,226	15,861,124	8,015,874	2,569,951
01/07/2047	274	23,603,709	14,951,735	7,537,690	2,406,736
01/08/2047	275	22,278,321	14,088,235	7,084,306	2,252,393
01/09/2047	276	21,012,690	13,265,346	6,653,550	2,106,477
01/10/2047	277	19,821,825	12,493,010	6,250,744	1,970,839
01/11/2047	278	18,698,372	11,764,949	5,871,496	1,843,422
01/12/2047	279	17,611,635	11,062,989	5,507,582	1,722,079
01/01/2048	280	16,577,533	10,395,742	5,162,238	1,607,263
01/02/2048	281	15,570,723	9,747,812	4,828,184	1,496,888
01/03/2048	282	14,603,670	9,127,897	4,510,377	1,392,816
01/04/2048	283	13,657,864	8,522,250	4,200,398	1,291,600
01/05/2048	284	12,751,344	7,943,538	3,905,530	1,196,007
01/06/2048	285	11,872,982	7,383,812	3,621,102	1,104,208
01/07/2048	286	11,061,196	6,867,671	3,359,691	1,020,295
01/08/2048	287	10,342,687	6,410,672	3,128,149	945,955
01/09/2048	288	9,683,548	5,991,940	2,916,389	878,183
01/10/2048	289	9,101,433	5,622,497	2,729,839	818,640
01/11/2048	290	8,594,301	5,300,207	2,566,816	766,491
01/12/2048	291	8,137,435	5,010,215	2,420,405	719,808
01/01/2049	292	7,742,984	4,759,266	2,293,325	679,126
01/02/2049	293	7,389,213	4,534,116	2,179,277	642,620
01/03/2049	294	7,080,929	4,338,292	2,080,366	611,106
01/04/2049	295	6,829,903	4,177,398	1,998,117	584,459
01/05/2049	296	6,640,025	4,054,596	1,934,605	563,562
01/06/2049	297	6,453,789	3,934,191	1,872,381	543,126
01/07/2049	298	6,268,715	3,815,098	1,811,233	523,235
01/08/2049	299	6,083,559	3,696,134	1,750,292	503,488
01/09/2049	300	5,898,930	3,577,882	1,689,985	484,081
01/10/2049	301	5,715,391	3,460,870	1,630,692	465,182
01/11/2049	302	5,531,413	3,343,784	1,571,516	446,403
01/12/2049	303	5,346,995	3,226,996	1,512,895	427,989
01/01/2050	304	5,162,136	3,110,147	1,454,405	409,700
01/02/2050	305	4,977,768	2,993,980	1,396,521	391,728
01/03/2050	306	4,792,957	2,878,405	1,339,528	374,304
01/04/2050	307	4,607,973	2,762,619	1,282,374	356,816
01/05/2050	308	4,423,153	2,647,461	1,225,895	339,702
01/06/2050	309	4,239,824	2,533,426	1,170,108	322,870
01/07/2050	310	4,056,244	2,419,753	1,114,856	306,363
01/08/2050	311	3,873,675	2,306,922	1,060,168	290,101
01/09/2050	312	3,690,928	2,194,362	1,005,875	274,078
01/10/2050	313	3,510,000	2,083,369	952,646	258,511
01/11/2050	314	3,332,098	1,974,421	900,532	243,334
01/12/2050	315	3,155,774	1,866,871	849,383	228,572
01/01/2051	316	2,979,800	1,759,780	798,623	214,002
01/02/2051	317	2,805,646	1,654,120	748,763	199,792
01/03/2051	318	2,633,709	1,550,372	700,188	186,116
01/04/2051	319	2,467,017	1,449,783	653,094	172,862
01/05/2051	320	2,300,810	1,349,890	606,598	159,897
01/06/2051	321	2,136,382	1,251,293	560,862	147,215
01/07/2051	322	1,972,232	1,153,254	515,645	134,792
01/08/2051	323	1,807,749	1,055,280	470,639	122,506
01/09/2051	324	1,645,882	959,160	426,683	110,594
01/10/2051	325	1,486,706	864,976	383,838	99,081
01/11/2051	326	1,332,992	774,229	342,695	88,086
01/12/2051	327	1,180,727	684,664	302,305	77,386
01/01/2052	328	1,033,033	598,006	263,371	67,134
01/02/2052	329	893,874	516,571	226,927	57,599
01/03/2052	330	760,289	438,675	192,249	48,604
01/04/2052	331	630,503	363,174	158,756	39,966
01/05/2052	332	503,715	289,667	126,312	31,668



01/06/2052	333	386,038	221,618	96,393	24,065
01/07/2052	334	286,976	164,478	71,364	17,743
01/08/2052	335	205,605	117,641	50,912	12,605
01/09/2052	336	148,917	85,061	36,719	9,052
01/10/2052	337	129,871	74,061	31,892	7,830
01/11/2052	338	112,440	64,011	27,494	6,722
01/12/2052	339	96,136	54,640	23,411	5,700
01/01/2053	340	84,110	47,724	20,396	4,945
01/02/2053	341	73,489	41,627	17,745	4,284
01/03/2053	342	63,716	36,036	15,326	3,686
01/04/2053	343	54,370	30,698	13,023	3,119
01/05/2053	344	44,996	25,363	10,733	2,560
01/06/2053	345	36,894	20,761	8,763	2,081
01/07/2053	346	29,546	16,599	6,989	1,653
01/08/2053	347	23,644	13,261	5,569	1,312
01/09/2053	348	17,725	9,924	4,158	975
01/10/2053	349	13,483	7,537	3,150	736
01/11/2053	350	10,199	5,691	2,372	552
01/12/2053	351	7,824	4,359	1,812	420
01/01/2054	352	5,441	3,026	1,255	289
01/02/2054	353	3,052	1,695	701	161
01/03/2054	354	1,528	847	350	80
01/04/2054	355	0	0	0	0
01/05/2054	356	0	0	0	0
		<b>337,532,952,635</b>	<b>300,165,230,011</b>	<b>255,573,633,400</b>	<b>202,373,670,167</b>

Amortisation profiles (all amounts in EUR)





## E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2024

Reporting in Domestic Currency		EUR	
<b>CONTENT OF TAB E</b>			
1. Additional information on the programme			
2. Additional information on the swaps			
3. Additional information on the asset distribution			
Field Number	1. Additional information on the programme		
	Financier Counterparty	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)		
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVKVRZY01G47
E.1.1.3	Backup servicer		
E.1.1.4	BUS facilitator		
E.1.1.5	Cash manager		
E.1.1.6	Back-up cash manager		
E.1.1.7	Account bank		
E.1.1.8	Standby account bank		
E.1.1.9	Account bank guarantor		
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe	
E.1.1.11	Cover Pool Monitor	David De Schaet & Jureen De Raedemaeker	
OE.1.1.1	where applicable - paying agent		
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			
	2. Additional information on the swaps		
	Swap Counterparty	Guarantor (if applicable)	Legal Entity Identifier (LEI)*
E.2.1.1			
E.2.1.2			
E.2.1.3			
E.2.1.4			
E.2.1.5			
E.2.1.6			
E.2.1.7			
E.2.1.8			
E.2.1.9			
E.2.1.10			
E.2.1.11			
E.2.1.12			
E.2.1.13			
E.2.1.14			
E.2.1.15			
E.2.1.16			
E.2.1.17			
E.2.1.18			
E.2.1.19			
E.2.1.20			
E.2.1.21			
E.2.1.22			
E.2.1.23			
E.2.1.24			
E.2.1.25			
OE.2.1.1			
OE.2.1.2			
OE.2.1.3			
OE.2.1.4			
OE.2.1.5			
OE.2.1.6			
OE.2.1.7			
OE.2.1.8			
OE.2.1.9			
OE.2.1.10			
OE.2.1.11			
OE.2.1.12			
OE.2.1.13			
	3. Additional information on the asset distribution		
	3.1. General information		
	Total Assets		
E.3.1.1	Weighted Average Seasoning (years)	4.82	
E.3.1.2	Weighted Average Maturity (years)**	14.97	
OE.3.1.1			
OE.3.1.2			
OE.3.1.3			
OE.3.1.4			
	2. Arrears	% Residential Loans	% Commercial Loans
E.3.2.1	1-30 days	0.15%	
E.3.2.2	30-60 days	0.01%	
E.3.2.3	60-90 days	0.04%	
E.3.2.4	90-180 days	0.05%	
E.3.2.5	>= 180 days	0.00%	
	% Public Sector Assets	% Shipborne Loans	% Total Loans
E.3.2.1		0.15%	
E.3.2.2		0.01%	
E.3.2.3		0.04%	
E.3.2.4		0.05%	
E.3.2.5		0.00%	

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

\* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#/search>  
 \*\* Weighted Average Maturity = Remaining Term to Maturity